

**UNITED STATES BANKRUPTCY COURT
New Jersey**IN RE: **Gail E Joyiens-Salam**Case No.: **17-20107**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice RequiredDate: 8/31/17☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Part 1: Payment and Length of Plan

a. The debtor has paid into plan the sum of \$2900.00 to date to the Chapter 13 Trustee, starting on September 2017, debtor shall pay \$800.00 for 56 more months..

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future Earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Trustee	administrative expenses	est. \$ 4350.00
Goldman & Beslow, LLC	attorney fees/costs	est. \$2000.00
State of New Jersey	taxes	\$unknown
Internal Revenue Service	taxes	\$unknown

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midland Mortgage	1st mortgage re: 1334 Pierce Street, Rahway, NJ	\$ 38,204.81		\$37,639.82	regular payments

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
-NONE-					

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
-NONE-				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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New Jersey Homekeepers	2nd mortgage - 1334 Pierce Street, Rahway, NJ 07065	\$45,000.00	\$225,000.00	\$258,446.07	-0-	n/a	to be stripped off and treated as completely unsecured
US Dept. of Housing & Urban Development	3rd mortgage - 1334 Pierce Street, Rahway, NJ 07065	\$96,779.24	\$225,000.00	\$303,446.07	-0-		to be stripped off and treated as completely unsecured

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
-NONE-			

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Santander
American Honda

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
-NONE-		

Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
-NONE-			

Part 6: Executory Contracts and Unexpired Leases ☐ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
American Honda	n/a	auto lease	to be paid outside plan by debtor	regular payments

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
-NONE-							

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
New Jersey Homekeeper	1334 Pierce Street, Rahway, NJ	\$45,000.00	-0-	\$258,446.07	-0-	entire lien to be stripped off and treated as unsecured
US Dept. of Housing & Urban Development	1334 Pierce Street, Rahway, NJ	\$ 96,779.74	-0-	\$ 303,446.07	-0-	entire lien to be stripped off and treated as unsecured

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
to void liens on collateral consistent with Part 4 above:						

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims- including attorney fees/costs**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9 : Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:

Are Schedules I and J being filed simultaneously with this modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>8/31/17</u>	<u>/s/ David Beslow, Esq.</u> David Beslow, Esq. 5300 Attorney for the Debtor
Date:	<u>8/31/17</u>	<u>/s/ Gail E Joyiens-Salam</u> Gail E Joyiens-Salam Debtor
Date:	_____	_____ Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date	<u>8/31/17</u>	<u>/s/ David Beslow, Esq.</u> David Beslow, Esq. 5300 Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>8/31/17</u>	<u>/s/ Gail E Joyiens-Salam</u> Gail E Joyiens-Salam Debtor
Date:	_____	_____ Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gail E Joyiens-Salam
 Debtor

Case No. 17-20107-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db
 516830211 +Gail E Joyiens-Salam, 1334 Pierce Street, Rahway, NJ 07065-3932
 516830210 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 516830217 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516830218 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 516830219 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
 516830219 +Experian, P.O. Box 2002, Allen, TX 75013-2002
 516830220 +Experian, P.O. Box 4500, Allen, TX 75013-1311
 516830221 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231
 (address filed with court: First Horizon Home Loans, 4000 Horizon Way, Irving, TX 75063)
 516830223 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 516830222 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
 516920781 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516830224 +Ginnys/Swiss Colony Inc, 1112 7th Ave, Monroe, WI 53566-1364
 516830225 +Harrison Endo Center, PO Box 947, Chambersburg, PA 17201-0947
 516830228 +KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 516830227 Kessler, PO Box 826775, Philadelphia, PA 19182-6775
 516830229 +Liss Pharmacy, 407 Springfield Avenue, Summit, NJ 07901-2614
 517029503 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 516830230 +Midland Mortgage/Midfirst, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051
 516830231 +NJ HomeKeeper, 637 S. Clinton Avenue, P.O. Box 118550, Trenton, NJ 08611-1811
 516830232 +NJ Housing & Mortgage Finance, 637 So. Clinton Ave, Trenton, NJ 08611-1811
 516830235 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 516830234 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
 516830240 Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
 516936366 +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
 517018396 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
 516830241 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
 516830243 +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
 516830242 +Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364
 516830244 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
 Trenton, NJ 08602-0269
 516830246 +TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022-2000
 516830247 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1023
 516864060 +U.S. Department of Housing, and Urban Development, 451 7th St. S.W.,
 Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 09 2017 00:56:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 09 2017 00:56:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516830201 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 09 2017 00:56:42 American Honda Finance,
 Po Box 168088, Irving, TX 75016
 516864089 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 09 2017 00:56:42 Acura Financial Services,
 P.O. Box 168088, Irving, TX 75016-8088
 516830209 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 09 2017 00:56:42 American Honda Finance,
 P.O. Box 7829, Philadelphia, PA 19101-7829
 516830212 +E-mail/Text: bankruptcy@certifiedcollection.com Sep 09 2017 00:56:26
 Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336
 516830215 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 09 2017 00:58:57 Credit One Bank Na,
 Po Box 98873, Las Vegas, NV 89193-8873
 516830216 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 09 2017 00:58:23 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 516830226 E-mail/Text: cio.bncmail@irs.gov Sep 09 2017 00:56:08 Internal Revenue Service,
 P.O. Box 21126, Philadelphia, PA 19114-0326
 516830233 +E-mail/Text: janicemorgan@optimum.net Sep 09 2017 00:57:16 PDAB, Inc.,
 66 Ford Road - Suite 114, Denville, NJ 07834-1300
 517055433 +E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 09 2017 00:56:45 Premier Bankcard, Llc,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 516830236 +E-mail/Text: bkrpt@retrievalmasters.com Sep 09 2017 00:56:31 Retrieval Masters Cred. Bur.,
 2269 South Saw Mill Road, Elmsford, NY 10523-3832
 516830238 +E-mail/Text: bkrpt@retrievalmasters.com Sep 09 2017 00:56:31
 Retrieval Masters Credit Bureau, P.O. Box 1235, Elmsford, NY 10523-0935
 516830237 +E-mail/Text: bkrpt@retrievalmasters.com Sep 09 2017 00:56:31
 Retrieval Masters Credit Bureau, P.O. Box 1238, Elmsford, NY 10523-0938
 516830239 +E-mail/Text: bkrpt@retrievalmasters.com Sep 09 2017 00:56:31
 Retrieval-Master Creditor Bureau, 4 Westchester Plaza, Elmsford, NY 10523-1616
 516830245 +E-mail/PDF: gecsed@recoverycorp.com Sep 09 2017 00:59:24 Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0061

TOTAL: 16

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 48

Date Rcvd: Sep 08, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516830202* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)
516830203* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)
516830204* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)
516830205* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Dr,
Wilmington, DE 19808)
516830206* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Dr,
Wilmington, DE 19808)
516830207* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Dr,
Wilmington, DE 19808)
516830208* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Dr,
Wilmington, DE 19808)
516830213* +Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336
516830214* +Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336

TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2017 at the address(es) listed below:
Clifford B. Frish on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com/ecf-control@goldman-beslow.com
David G. Beslow on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com/ecf-control@goldman-beslow.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5